

Certificate Number: 15317-PAE-DE-039148039

Bankruptcy Case Number: 19-16972



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2024, at 11:16 o'clock AM PST, Joseph F Colucci completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 11, 2024 By: /s/Philip Sta. Teresa

Name: Philip Sta. Teresa

Title: Certified Counselor